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|------------------------------------------|-----------------------------------------|--------------------|-----------|
| Information to identify the case: | | | |
| Debtor 1 | Brian K. Field | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Lori A. Field | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court | WESTERN DISTRICT OF PENNSYLVANIA | | |
| Case number: | 14-22455-GLT | | |
| | Social Security number or ITIN | xxx-xx-8725 | |
| | EIN | -- -- | |
| | Social Security number or ITIN | xxx-xx-5251 | |
| | EIN | -- -- | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian K. Field

Lori A. Field

3/27/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Brian K. Field
Lori A. Field
DebtorsCase No. 14-22455-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: 3180WPage 1 of 2
Total Noticed: 24

Date Rcvd: Mar 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2019.

db/jdb
cr +Brian K. Field, Lori A. Field, 916 5th Street, Baden, PA 15005-1339
+Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,
Pittsburgh, Pa 15222-5413
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
cr +OCWEN LOAN SERVICING, LLC, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
13942130 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
13873077 +Heritage Valley Health System, 720 Blackburn Road, Sewickley, PA 15143-1459
14280366 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Blvd #110,
Oklahoma City, OK 73118-6051
13873079 +Northland Group Inc., PO Box 390905, Mail Code CSB2, Minneapolis, MN 55439-0905
13873080 Ocwen Loan Servicing, PO Box 24378, West Palm Beach, FL 33416
13873081 +Peter J. Ashcroft, Esq., Ste 2200, Gulf Tower, 707 Grant Street,
Pittsburgh, PA 15219-1908
13945691 The Bank of New York Mellon Trust Company N.A., c/o Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 28 2019 03:01:11 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
13874650 EDI: GMACFS.COM Mar 28 2019 06:43:00 Ally Bank serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
13873072 +EDI: GMACFS.COM Mar 28 2019 06:43:00 Ally Financial, PO Box 380902,
Minneapolis, MN 55438-0902
13873076 E-mail/Text: kburkley@bernsteinlaw.com Mar 28 2019 03:02:10 Duquesne Light,
Customer Care Department, 411 Seventh Ave, MD 6-1, Pittsburgh, PA 15230
13873073 +EDI: RMSC.COM Mar 28 2019 06:43:00 Care Credit, GE Capital Retail Bank,
Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
13873074 +EDI: CHASE.COM Mar 28 2019 06:43:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
13873075 +EDI: CIAC.COM Mar 28 2019 06:43:00 CitiMortgage, 1000 Technology Drive,
O Fallon, MO 63368-2240
13926171 +EDI: CITICORP.COM Mar 28 2019 06:43:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493
13940964 +E-mail/Text: kburkley@bernsteinlaw.com Mar 28 2019 03:02:10 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
13873078 +EDI: RMSC.COM Mar 28 2019 06:43:00 Lowe's, GE Capital Retail Bank,
Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
13925101 EDI: PRA.COM Mar 28 2019 06:43:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
14669749 EDI: Q3G.COM Mar 28 2019 06:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
13873082 +EDI: SEARS.COM Mar 28 2019 06:43:00 Sears, PO Box 6283, Sioux Falls, SD 57117-6283
TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CitiMortgage Inc.
cr MidFirst Bank
cr Midland Mortgage as servicer for MIDFIRST BANK
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dkam
Form ID: 3180W

Page 2 of 2
Total Noticed: 24

Date Rcvd: Mar 27, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2019 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Midland Mortgage as servicer for MIDFIRST BANK
bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor OCWEN LOAN SERVICING, LLC pawb@fedphe.com
Leon P. Haller on behalf of Creditor MidFirst Bank lhaller@pkh.com,
dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Michael C. Eisen on behalf of Joint Debtor Lori A. Field attorneyeisen@yahoo.com,
aarin96@hotmail.com
Michael C. Eisen on behalf of Debtor Brian K. Field attorneyeisen@yahoo.com,
aarin96@hotmail.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Thomas Song on behalf of Creditor OCWEN LOAN SERVICING, LLC pawb@fedphe.com

TOTAL: 11